IN THE CLAIMS:

Please amend the claims as follows:

1-4.   (Canceled)

5.   (Currently Amended) A method for facilitating financial transactions between depositor groups and commercial banks, the method comprising:

(a)   determining, using a control center with at least one computer, deposit needs of a plurality of different depositor groups;

(b)   aggregating, using the control center with the at least one computer, the deposit needs of the depositor groups to provide a stable funds source usable by a plurality of different commercial banks as core deposits, wherein the deposit needs of the depositor groups include an amount of funds available for deposit as demand deposits from each depositor group;

(c)   notifying, using the control center with the at least one computer, commercial banks of the availability of the stable funds source and an amount of funds available in the stable funds source;

(d)   setting, using the control center with the at least one computer, an interest rate to be paid to the depositor groups to a predetermined value based on an interest rate that the commercial banks are willing to pay for the stable funds source and an interest rate the depositor groups expect as a return for use of funds in the stable funds source;

(e)   determining, using the control center with the at least one computer, an amount of money collectively needed by the different commercial banks;

(f)   receiving, using the control center with the at least one computer, account postings from the commercial banks;

(g)   communicating, using the control center with the at least one computer, the interest rate to be paid to the depositor groups and the amount of money collectively needed by the different commercial banks to the depositor groups, receiving deposits, and depositing, using the control center with the at least one computer, funds from the stable funds source in the accounts; and

(h)   allowing, using a control center with the at least one computer, the depositor groups to withdraw funds from the accounts on a demand basis without penalty, wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different corporations and wherein aggregating the deposit needs includes aggregating funds from the corporations.

6-8.   (Canceled)

9.   (Currently Amended) A method for facilitating financial transactions between depositor groups and commercial banks, the method comprising:

(a)   determining, using a control center with at least one computer, deposit needs of a plurality of <u>different</u> depositor groups;

(b)   aggregating, using the control center with the at least one computer, the deposit needs of the depositor groups to provide a stable funds source usable by a plurality of different commercial banks as core deposits, <u>wherein the deposit needs of the depositor groups include an amount of</u>

<u>funds available for deposit as demand deposits from each depositor group;</u>

(c)   notifying, using the control center with the at least one computer, commercial banks of the availability of the stable funds source and an amount of funds available in the stable funds source;

(d)   setting, using the control center with the at least one computer, an interest rate to be paid to the depositor groups to a predetermined value based on an interest rate that the commercial banks are willing to pay for the stable funds source and an interest rate the depositor groups expect as a return for use of funds in the stable funds source;

(e)   determining, using the control center with the at least one computer, an amount of money collectively needed by the different commercial banks;

(f)   receiving, using the control center with the at least one computer, account postings from the commercial banks;

(g)   communicating, using the control center with the at least one computer, the interest rate to be paid to the depositor groups and the amount of money collectively needed by the different commercial banks to the depositor groups, receiving deposits, and depositing, using the control center with the at least one computer, funds from the stable funds source in the accounts; and

(h)   allowing, using the control center with the at least one computer, the depositor groups to withdraw funds from the accounts on a demand basis without penalty, wherein setting the interest rate to be paid to the

depositor groups to a predetermined value includes setting the interest rate to a value equal to the interest rate that the commercial banks are willing to pay for the funds.

10-11. (Canceled)

12.   (Previously Presented) The method of claim 9 comprising receiving incoming deposits and withdrawal requests from the depositor groups, satisfying the incoming withdrawal requests using the incoming deposits, and updating account records to change ownership of deposited funds without withdrawing funds from the commercial banks.

13.   (Canceled)

14.   (Previously Presented) The method of claim 9 wherein depositing funds in the accounts includes depositing funds in excess of a federal deposit insurance limit from a single depositor group in an account of a single commercial bank and providing federal deposit insurance or a collateral for the entire deposit.

15.   (Previously Presented) The method of claim 9 wherein the commercial banks report the funds deposited in the accounts as core deposits.

16.   (Previously Presented) The method of claim 9 wherein the depositor groups comprise pooled depositor groups and wherein the accounts comprise master negotiated order of withdrawal accounts.

17.   (Canceled)

18.   (Currently Amended) A method for facilitating financial transactions between commercial banks and depositors, the method comprising:

(a)   receiving, using a control center with at least one computer, deposit account postings from a plurality of different commercial banks;

(b)   determining, using the control center with the at least one computer, [[a]] deposit [[need]] needs of ~~at least one depositor~~ a plurality of different depositors and aggregating, using the control center with the at least one computer, the deposit [[need]] needs of the ~~at least one depositor~~ depositors to provide a stable funds source usable by different commercial banks as core deposits, wherein the deposit needs of the depositors include an amount of funds available for deposit as demand deposits from each depositor;

(c)   determining, using the control center with the at least one computer, an amount of money collectively needed by the different commercial banks;

(d)   receiving, using the control center with the at least one computer, account postings from the commercial banks; and

(e)   matching the deposit need with the deposit account postings in a manner that provides deposit insurance for funds deposited by the depositor, wherein matching the deposit need with the deposit account postings includes auctioning available deposits of the at least one depositor to the commercial banks.

19.   (Original) The method of claim 18 wherein the depositor comprises an individual entity.

20.   (Original) The method of claim 19 wherein the individual entity comprises a human being.

21. (Original) The method of claim 19 wherein the individual entity comprises a corporation.

22-26. (Canceled)

27. (Currently Amended) A computer program product comprising computer-executable instructions embodied in a computer-readable medium for performing steps comprising:

    (a)   determining, using a control center with at least one computer, deposit needs of a plurality of <u>different</u> depositor groups;

    (b)   aggregating, using the control center with the at least one computer, the deposit needs of the depositor groups to provide a stable funds source usable by a plurality of different commercial banks as core deposits<u>, wherein the deposit needs of the depositor groups include an amount of funds available for deposit as demand deposits from each depositor group</u>;

    (c)   notifying, using the control center with the at least one computer, commercial banks of the availability of the stable funds source and an amount of funds available in the stable funds source;

    (d)   setting, using the control center with the at least one computer, an interest rate to be paid to the depositor groups to a predetermined value based on an interest rate that the commercial banks are willing to pay for the stable funds source and an interest rate the depositor groups expect as a return for use of funds in the stable funds source;

(e)   determining, using the control center with the at least one computer, an amount of money collectively needed by the different commercial banks;

(f)   receiving, using the control center with the at least one computer, account postings from the commercial banks;

(g)   communicating, using the control center with the at least one computer, the interest rate to be paid to the depositor groups and the amount of money collectively needed by the different commercial banks to the depositor groups, receiving deposits, and depositing funds from the stable funds source in the accounts; and

(h)   allowing, using the control center with the at least one computer, depositor groups to withdraw funds from the accounts on a demand basis without penalty, wherein determining deposit needs of a plurality of depositor groups includes determining deposit needs of different corporations and wherein aggregating the deposit needs includes aggregating funds from the corporations.

28-30. (Canceled)

31.   (Currently Amended) A computer program product comprising computer-executable instructions embodied in a computer-readable medium for performing steps comprising:

(a)   determining, using a control center with at least one computer, deposit needs of a plurality of <u>different</u> depositor groups;

(b)   aggregating, using the control center with the at least one computer, the deposit needs of the depositor groups to provide a stable funds source

usable by a plurality of different commercial banks as core deposits, wherein the deposit needs of the depositor groups include an amount of funds available for deposit as demand deposits from each depositor group;

(c) notifying, using the control center with the at least one computer, commercial banks of the availability of the stable funds source and an amount of funds available in the stable funds source;

(d) setting, using the control center with the at least one computer, an interest rate to be paid to the depositor groups to a predetermined value based on an interest rate that the commercial banks are willing to pay for the stable funds source and an interest rate the depositor groups expect as a return for use of funds in the stable funds source;

(e) determining, using the control center with the at least one computer, an amount of money collectively needed by the different commercial banks;

(f) receiving, using the control center with the at least one computer, account postings from the commercial banks;

(g) communicating, using the control center with the at least one computer, the interest rate to be paid to the depositor groups and the amount of money collectively needed by the different commercial banks to the depositor groups, receiving deposits, and depositing, using the control center with the at least one computer, funds from the stable funds source in the accounts; and

(h) allowing, using the control center with at least one computer, depositor groups to withdraw funds from the accounts on a demand basis without penalty, wherein setting the interest rate to be paid to the depositor groups to a predetermined value includes setting the interest rate to a value equal to the interest rate that the commercial banks are willing to pay for the funds.

32-33. (Canceled)

34. (Previously Presented) The computer program product of claim 31 comprising receiving incoming deposits and withdrawal requests from the depositor groups, satisfying the incoming withdrawal requests using the incoming deposits, and updating account records to change ownership of deposited funds without withdrawing funds from the commercial banks.

35. (Canceled)

36. (Previously Presented) The computer program product of claim 31 wherein depositing funds in the accounts includes depositing funds in excess of a federal deposit insurance limit from a single depositor group in an account of a single commercial bank and providing federal deposit insurance or collateral for the entire deposit.

37. (Previously Presented) The computer program product of claim 31 wherein the commercial banks report the funds deposited in the accounts as core deposits.

38. (Previously Presented) The computer program product of claim 31 wherein the depositor groups comprise pooled depositor groups and wherein the accounts comprise master negotiated order of withdrawal accounts.

39-60. (Canceled)